

CATHOLIC LIFE INSURANCE MAGAZINE

Spring 2023

MEMBER APPRECIATION
EVENTS Page 3



2022 TOP PRODUCERS
ANNUAL STATEMENT OF CONDITION ■ PATRIOTIC POSTER CONTEST

MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

Dear Member:

SAFE, STRONG & SECURE

Thank you for allowing Catholic Life Insurance to serve you and your family. I am pleased to report that we ended 2022 on a strong note. I invite you to review our Annual Statement of Condition on pages 8-9. I think you'll find that the results demonstrate our continued financial strength and stability.

Additionally, we remain on a steady course in 2023.

RECOGNIZING SALES EXCELLENCE

Our Sales Agents played a significant role in fueling our 2022 success. During our annual Leaders' Club event, we honored the top agents in February. Please turn to page 10 to see who led the organization in helping families plan for their futures.

CATHOLIC SCHOOLS SWEEPSTAKES

As an organization, we support many ministries where we operate. We are proud of the difference we make on our members' behalf. The Catholic Schools Sweepstakes is a program where we make a tremendous difference.

This program helped 73 Catholic Schools from 11 Texas dioceses raise \$1.34 million this year. This brings the total of funds raised to nearly \$14 million. Catholic Life does not keep any of the funds raised; instead, 100% go directly to the schools.

We are off to a great start in 2023 and look forward to helping our members secure their family's futures.

Sincerely,

J. Michael Belz
President/CEO

ON THE COVER Clockwise from upper right:

St. Philip and St. Augustine Academy Dallas Prize winner Alyssa Gibson poses with Agent David Walker and Principal Dianne Brungardt.

Another record-breaking year for the Catholic Schools Sweepstakes.

Grand prize winners Chad & Lindsey Hughes from St. Joseph Catholic School in Waxahachie receive their \$20,000 VISA Gift Card prize.

It's a family affair at Sacred Heart Muenster when Agent Valerie Henscheid presents prizewinner Joel Schilling and his family with his \$1,000 gift card.

Agent Joe Dominguez is pictured with True Cross Dickinson prize winner Christelia Mejia and School Nurse Vangie Nava.

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Asst Vice President/Operations

Thirty-Year Veteran Recognized

Congratulations to Senior Vice President/Chief Financial Officer Colleen Z. Berger, CPA, CGMA, who recently celebrated her 30th anniversary with Catholic Life Insurance.

After graduating with honors with a BBA in Accounting from the University of Texas at San Antonio, Mrs. Berger began her career in 1987 in the Audit Division of KPMG LLP. She audited many organizations, including insurance companies. In 1993, Mrs. Berger changed from a career in public accounting to one in the industry when she joined Catholic Life.

She is responsible for properly recording and reporting the Society's financial operations. She oversees the quarterly and annual regulatory reporting to the State Departments of Insurance, the NAIC, and A.M. Best. She directs the annual audit conducted by independent auditors and manages the examination performed by the Texas Department of Insurance every three-to-five years. She is also responsible for the preparation of the annual corporate budget.



Gullion Named Assistant Vice President



Brooke Gullion, FLMI, ALMI, ACS, has been promoted to Assistant Vice President in the Operations Department.

The San Antonio native graduated from Boston College with a BA in Psychology. She joined Catholic Life eight years ago.

Gullion supervises the Policy Administration Unit, which processes member requests, including withdrawals, surrenders, and beneficiary changes. She oversees various projects and mass mailings including the quarterly annuity statements, tax reporting, and RMD letters. Moreover, she handles annuitizations and is an auditor for the Policy Admin and Death Claims Departments.

Tickets are limited. Act today!

You're invited to join Catholic Life Insurance at the ballpark this summer. Tickets are free.

We're celebrating our members with outings to two of Texas' top baseball venues. Members in good standing can obtain up to 6 tickets while supplies last to one of these exciting events:



Dates

Friday, August 11, 2023 – Houston Astros vs. Los Angeles Angels at 7:10 p.m. @ Houston
Sunday, September 10, 2023 – Texas Rangers vs. Oakland Athletics at 1:35 p.m. @ Arlington

Free Tickets

Tickets are free, and include food and beverages but there is a service and handling fee of \$10 per ticket. You may obtain your tickets by mailing your check made payable to Catholic Life Insurance or by credit card by calling the Home Office during regular business hours. Because we have a limited number of tickets, members are limited to one game only per address.

Tickets are available on first-come, first served basis.

To order your tickets call 1-800-262-2548 during regular business hours.
Tickets will be delivered via email so purchaser must have a valid email address.

SWEEPSTAKES PROGRAM APPROACHES \$14 MILLION

\$1.3 Million Raised This Year

What started 16 years ago to help Catholic schools in need has blossomed into a program that has put nearly \$14 million in the schools' treasuries.

"Every week, I would get a letter or call from another Catholic school in need," said President J. Michael Belz. "We wanted to help them all, but their needs were great, and our funds were limited. So finally, we put our heads together, and our solution was the Catholic Schools Sweepstakes."

"The participating schools are only limited by the amount of money they can raise instead of what we can give them," he said. "The top school this year raised more than \$95,000, with the next raising more than \$83,750."

Catholic Life provides prizes, tickets, and marketing materials while students at participating schools sell tickets at \$5 each. The ticket sales begin in the fall and close during Catholic Schools Week, held during the last week of January. In 2023, 73 Catholic Schools from 11 Texas dioceses collected 268,429 tickets to raise more than \$1.34 million.

"The schools get 100% of the funds, and they get the money as the tickets sell," said President Belz. "This lets the school put the money to work right away. Catholic Life earns no money from this program. We do it to support Catholic education."

We held the drawing on Valentine's Day, as our theme was "We Love Catholic Schools." Each of the 73 participating schools had a \$1,000 Prepaid VISA Gift Card winner drawn from their sold

tickets. We then put all the tickets back in the barrel, and our Spiritual Advisor, Bishop Michael Boulette, drew Chad Hughes of Waxahachie as our grand prize winner. The Hughes children attend St. Joseph Catholic School in Waxahachie. He selected the \$20,000 VISA gift card.

"The schools are incredibly grateful for the program," said program administrator Barbara Cheaney. "They use the funds for various programs, but mostly to enhance operations and provide tuition assistance."

Our Agents play a vital role in the Catholic Schools Sweepstakes. They pick up tickets from the schools, provide additional prizes, and educate the schools about Catholic Life Insurance.

"We are extremely pleased with the results of the Sweepstakes. Our goals are to grow the number of schools participating and the amount of money being raised," added Belz. "It is the right thing for Catholic Life to do, particularly in today's economy."

If your Catholic school is interested in participating in the 2024 Sweepstakes, please get in touch with Barbara Cheaney at (210) 828-9921 or email her at branch@cliu.com. The deadline to sign up for the program is June 15, 2023.



President J. Michael Belz prepares to announce the grand prize winner.

Presenting \$1,000 VISA Gift Cards to School Winners



Antonian Catholic College Preparatory High School – San Antonio



Blessed Sacrament – San Antonio



Cassata Catholic High School – Fort Worth



Holy Cross – Bay City



Our Lady of Perpetual Help Academy – Corpus Christi



St. Gregory the Great – San Antonio



St. James – Seguin



St. John Paul II High School – New Braunfels



St. Joseph – Yoakum



St. Luke – San Antonio



St. Mary Magdalen – San Antonio



St. Monica – Converse



St. Paul – San Antonio



St. Pius X – San Antonio



St. Thomas More – San Antonio

KEY IRA CHANGES IN SECURE 2.0 ACT YOU SHOULD KNOW

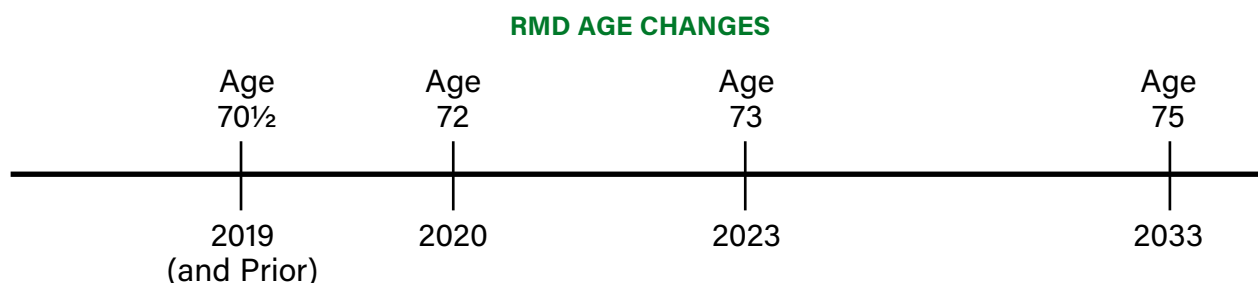
On December 29, 2022, the SECURE 2.0 Act of 2022 was made into law. This bipartisan legislation is a follow-up to the popular SECURE Act of 2019, arguably the most important retirement enhancement in over a decade.

SECURE 2.0 has widespread implications for retirement plans. Some provisions take effect this year, and others will not take effect for many years.

This article will summarize a few of the provisions that (may) affect your retirement plans.

IRS Required Minimum Distribution (RMD) Age Increase

Beginning in 2023, the RMD age increased from 72 to 73. In 2033, the RMD age will further increase to 75.



Individuals born in 1950 or earlier remain unaffected by this change and must continue taking RMDs on their existing schedule. For example, the first RMD due for individuals born in 1950 was 2022 (the year containing their 72nd birthday); they will continue to have an RMD due each year after that (e.g., 2023, 2024, 2025, etc.) until they deplete the account or the legislation changes.

Individuals born in 1951 or later must satisfy the RMD requirement beginning in the year containing their 73rd birthday. For example, individuals born in 1951 must take an RMD beginning in 2024.

Excess Accumulation Penalty Tax Decreased for Unsatisfied IRS Required Minimum Distribution (RMD)

The Excess Accumulation Penalty Tax (aka penalty tax) for unsatisfied RMDs was decreased from 50% to 25%. In addition, if the individual corrects the unsatisfied RMD promptly (within the 2-year "correction window"), the penalty tax is further reduced to 10%.

Increased Catch-Up Contributions

Since 2006, the maximum IRA catch-up contribution amount for individuals age 50 or older has been \$1,000 (not indexed). However, starting in 2024, the catch-up contribution will now be indexed for inflation in \$100 increments.

Removes the Early Distribution Penalty Tax for a Corrective Distribution of Earnings on an Excess Contribution

Effective for corrective distributions of an IRA excess contribution on or after enactment, the net income attributable (NIA) of an IRA excess contribution removed by the taxpayer's tax filing deadline (including extensions) is no longer subject to the 10% early distribution penalty tax.

529 Plan to Roth IRA Rollovers

Effective for distributions after December 31, 2023, under certain circumstances, 529 plan beneficiaries may roll over amounts from their 529 account to a Roth IRA.

To be eligible:

- 1 The 529 account must have existed for 15 or more years
- 2 The funds to be rolled over must have been in the 529 account for at least five years
- 3 The 529 plan beneficiary must have earned income (similar to the Roth IRA eligibility requirements)
- 4 The rollover amount in any year cannot exceed the 529 plan beneficiary's IRA contribution limit, reduced by any IRA contributions or Roth IRA contributions previously made for the tax year
- 5 There is a total (lifetime) rollover limit of \$35,000

As you can see, the SECURE 2.0 Act can significantly benefit the consumer. However, we recommend that you consult a qualified tax advisor with questions.

Celebrating a Longtime Member

Castroville Agent Frankie Kempf presents the Golden Certificate Award to Adline Weiblen. Mrs. Weiblen has been a loyal member since 1943.



**John Luksa, CFS,
ALMI, ACS, FIC**
Senior Vice President/
Director of Sales

Consider A Catholic Life IRA or Annuity

In a recent study by retirement specialists TIAA-CREF, 84% of responders said they want a guaranteed monthly paycheck during retirement, but only 14% of them have purchased an annuity. So while more people recognize the benefits annuities provide to retirees, you may still need to figure out where an annuity fits into your retirement plans.

The stock market's recent volatility has had many of us rethinking our long-term and retirement savings strategies. If the ups and downs of the stock market concern you, consider a Catholic Life IRA or Annuity.

Our current Single Premium and Flexible Premium Annuities currently pay 5.00% during the first year, regardless of what's happening on Wall Street. So while your rate may change after the first year, it will always stay above the rate guaranteed in your contract. Our current contracts feature a guaranteed rate of 2.8%.

When interest rates go up, your annuity interest rate can also rise; that's upside potential with no downside risk. These guaranteed returns are attractive, particularly if you want a predictable income stream when you retire.

Besides safeguarding your retirement nest egg, you cannot outlive your income when you begin to annuitize or systematically withdraw your funds. Catholic Life offers four different options for withdrawing money from your annuity certificate.

Plus, we provide some additional benefits on our annuities at no cost that others do not.

- ▶ You get a 10% free withdrawal each year during the early-withdrawal period.
- ▶ Your beneficiary receives an additional death benefit of up to \$25,000 if you pass away from an accident before age 70.
- ▶ You can access up to 25% of your account without incurring early withdrawal charges if you are diagnosed with cancer or have a heart attack.
- ▶ You can access up to 50% of your account without incurring early withdrawal charges if you need nursing care.
- ▶ You can access an additional 10% free withdrawal from the account if you need convalescent care.

Be sure to reach out to your Catholic Life agent today to review your long-term plans and gain peace of mind that you are on track with your goals.

Annual Statement of Condition



Colleen Z. Berger

Dear Member:

We thank you for trusting Catholic Life Insurance to secure your family's future. For nearly 125 years, we've helped families like yours achieve their financial goals through life insurance and retirement products, live their faith, and give back to their communities.

I am pleased to share our 2022 year-end financial results with you. They demonstrate our strength and stability.

- Assets of \$1.2 Billion
- Surplus of \$110 Million
- Insurance in force of \$2.2 Billion
- Solvency ratio of 109.47
- Revenue of \$112 Million
- Net income of \$4.4 Million

We take great pride in our accomplishments as they allow us to put our Catholic values into action. However, the most notable of these results is our solvency ratio. This ratio measures our ability to meet our financial obligations. Catholic Life has \$109 available for every \$100 of liabilities, which brings us great pride. Similarly, our surplus, which ensures Catholic Life's ability to meet unforeseen contingencies and provide funds for future growth, continues to grow.

As a result of our continued financial success, A.M. Best Company, a respected insurance industry analyst, affirmed our A-/Excellent rating for the 39th consecutive year.

This year, as we celebrate our 122nd year of operations, we continue to honor the commitment of our founding fathers – we promise to be there for you when you need us the most.

On behalf of the Board of Directors, Officers, and Staff, we thank you for the opportunity to serve you and your family. We hope you continue relying on Catholic Life's products to meet your financial goals.

Sincerely,

A handwritten signature in cursive script that reads "Colleen Z. Berger".

Colleen Z. Berger, CPA, CGMA
Senior Vice President/Chief Financial Officer

Annual Statement of Condition

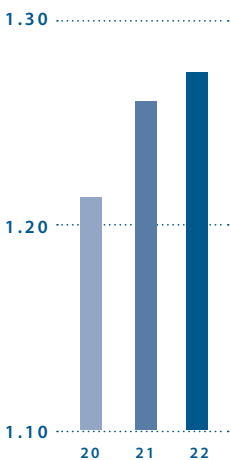
As of December 31, 2022

ASSETS	December 31, 2022	December 31, 2021	December 31, 2020
Bonds	\$1,212,608,915	\$1,180,986,369	\$1,187,120,325
Mortgage and Church Loans	751,681	1,352,811	1,812,196
Real Estate	5,540,084	5,809,136	6,157,387
Certificate Loans	5,551,950	5,548,883	5,744,111
Cash and Other Assets	51,731,040	66,106,972	33,173,017
Total Assets	\$1,276,183,670	\$1,259,804,171	\$1,234,007,036

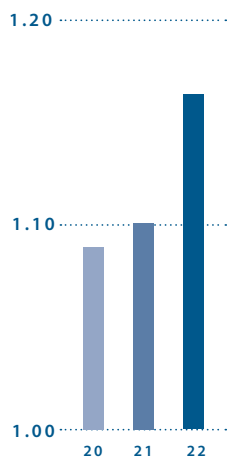
LIABILITIES

Certificate Reserves	\$1,116,293,331	\$1,102,551,759	\$1,084,816,908
Accumulated Dividends	8,654,378	8,627,931	8,675,402
Securities Valuation Reserve	17,660,019	15,856,220	9,393,668
All Other Liabilities	23,193,105	23,784,052	25,290,241
Total Liabilities	1,165,800,833	\$1,150,819,962	\$1,128,176,219
Unassigned Funds (Surplus)	110,382,837	108,984,209	105,830,817
Total Liabilities/Unassigned Funds	\$1,276,183,670	\$1,259,804,171	\$1,234,007,036
Net Income After Refunds to Members and Net Realized Capital Gains/(Losses)	\$ 4,427,523	\$ 2,542,686	\$ 2,159,926

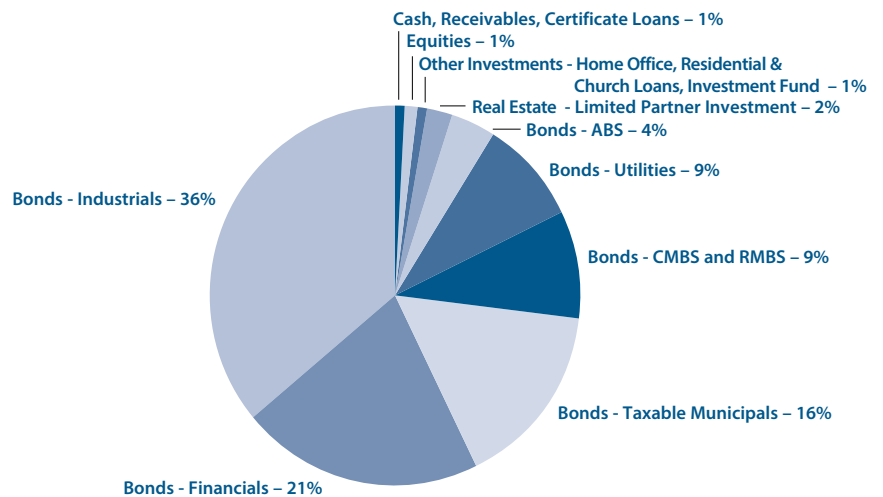
ASSETS (In Billions)



RESERVES (In Billions)



BONDS & OTHER INVESTED ASSETS



LEADING PRODUCERS

AS OF DECEMBER 31, 2022

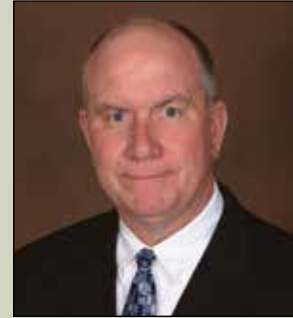
LEADING GENERAL AGENCY



Eugene N. Smart, CLU, MBA, FIC
Smart & Associates - Houston, TX



Jimmy Tirres, FIC, LUTCF
San Antonio General Agency



Glenn B. Snoga
Seguin, TX

LEADING PERSONAL PRODUCING AGENT

LEADING LIFE INSURANCE PRODUCERS



Michael M. Norman, FIC - Baker, FL



Robin Christensen, FIC, LUTCF - Milton, FL



Louis P. Dziuk, FIC - Falls City, TX



David A. Cates - San Antonio, TX



Daniel J. Sullivan - Tulsa, OK



Lyndon L. Middleton, FIC - West, TX

LEADING ANNUITY PRODUCERS



Debora D. Slavinsky - Magnolia, TX



Elaine A. Labus - Poth, TX



Glenn B. Snoga - Seguin, TX



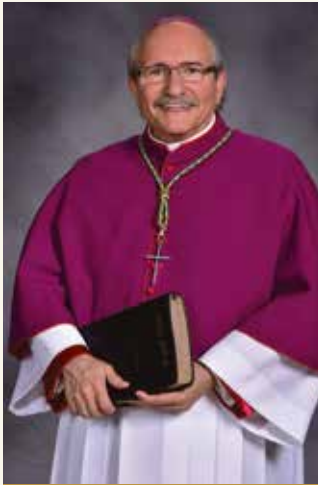
Terry Peffers - Fort Worth, TX



Clarence J. Moczygemba, FIC - Karnes City, TX



Jennifer M. Moczygemba, FIC - Canyon Lake, TX



**MOST REVEREND
MIKE BOULETTE
CATHOLIC LIFE INSURANCE
SPIRITUAL ADVISOR**

Faith in Action

Dear friends, our recent Lenten journey was both individual (our own Lenten practices) and communal (connected to other believers). We did not walk it alone. Surely Christ accompanied us, but we also shared with the universal Church our commitment to conversion and renewal. The Apostles Creed calls this sharing “the communion of the saints.”

Communion of the saints (unity with all believers in Christ) is rooted in the Incarnation, the Word of God made flesh in our midst (John 1:1-18). Jesus Christ became the sign (visible presence) of His heavenly Father among us. And all who are in union with Christ and His Father are also connected by their faith and are thereby signs of His love to each other.

Moreover, through our union with Christ and the Father we are also a sign of God’s presence to the world. The black crosses on our foreheads on Ash Wednesday spoke to all we met of our connection with Christ and with those who were preparing their hearts for Good Friday and Easter. This “communion of the saints” is more than mere fellowship among friends; it is an intimate union both with Christ’s divine life and with the lives of countless believers over the centuries who were and are also in union with Christ. Once again, our latest observance of Lent and Easter has declared to the world the living presence of Christ who died and rose again! May we continue to live with boldness the communion of the saints on earth!

CONTACT US



Phone: (210) 828-9921
Toll free:..... (800) 262-2548
Fax: (210) 828-4629
Website:..... www.cliu.com
General Email: info@cliu.com
Office Hours: 8 a.m.–5 p.m. Monday–Thursday; 8 a.m.–3 p.m. Friday



FLAG DAY POSTER CONTEST

June 14, 2023 is the 246th anniversary of the American Flag.

Our contest theme this year: Celebrating Our American Treasures.

Illustrate anything you believe is an American treasure, including people, places, things and historic events.

(You must include the American Flag. Posters that have other pictures drawn on the Flag or have changed its colors will unfortunately be disqualified.)

> WHO CAN ENTER?

Children in grades kindergarten through 5th may enter.

> WHAT CAN BE ENTERED?

One original poster no larger than 20" x 20."

> WHAT MATERIALS CAN BE USED?

You can use pencils, ink, paint, watercolors, crayons, fabric, and construction paper. Words, letters, pictures, or other materials from newspapers or magazines may also be used. Posters must be made of poster board or construction paper.

> WHAT ARE THE DIVISIONS AND THE PRIZES?

Division A: K – 1st grade

Division B: 2nd – 3rd grade

Division C: 4th – 5th grade

Prizes to be awarded in each division:

First: \$150 VISA gift card Second: \$125 VISA gift card

Third: \$100 VISA gift card Fourth: \$75 VISA gift card

Fifth: \$50 VISA gift card Sixth: \$35 VISA gift card

> JUDGING

Judges will use the outlined scoring criteria. Their decisions will be final. All entries will become property of Catholic Life Insurance and we will not return them *unless postage accompanies the poster. We dispose of all posters 30 days after the event.*

> SCORING

Use as a guide for poster planning:

- Eye Appeal** 30%
Does poster attract attention?
Preparation, neatness, & colors
- Originality**..... 20%
Design, slogan, arrangement
- Theme** 45%
Does poster stimulate interest?
Does it carry out the theme?
- Identification**5%
Attach the entry form or copy of entry form to the back of the poster.

> GENERAL RULES

- An entry form must be completed and attached to the back of the poster. An incomplete and/or illegible form will disqualify the entry. **Please have a parent or teacher fill out the entry form.**
- We recommend mailing your entry in a poster tube, which you may find at your local post office, or business supply store.
- The deadline to submit your entries: **May 5, 2023.**

Send entries to:

Catholic Life Insurance
Poster Contest
PO Box 659527
San Antonio, Texas 78265-9527

For more information, contact the Communications Dept. at (210) 828-9921 or email branch@cliu.com

ENTRY FORM - PLEASE PRINT

(Attach to back of poster. Must be complete and legible to qualify.)

Name _____

Home Address _____

City _____ State _____ Zip _____

Home Phone Number _____

Grade _____ School _____

Parent's Name _____

Teacher's Name _____

FLAG DAY VIDEO CONTEST

We are calling all Middle and High School students! Catholic Life Insurance invites you to participate in our third annual Flag Day Video Contest.

Our contest theme this year: **Celebrating Our American Treasures.**

Illustrate anything you believe is an American treasure, including people, places, things and historic events.

(You must include the American Flag. Videos with other pictures shown on the Flag or have changed its colors will, unfortunately, be disqualified.)



CONTEST RULES

Each student is responsible for coordinating their entries based on the following guidelines.

ELGIBILITY REQUIREMENTS

Students grades 6–12 that live in the states that Catholic Life Insurance operates (Texas, Alabama, Arizona, Colorado, Florida, Georgia, Kansas, Louisiana, Mississippi, Nebraska, New Mexico & Oklahoma)

VIDEO REQUIREMENTS

- Can be submitted as an individual or group project
- Must include the current year's theme
- Videos should be no longer than 90 seconds
- Be the student's own original work created by the contest participant
- Acceptable formats include: MOV, MP4, AVI, WMV, and MPEG-4
- **All video and music content must be original and royalty-free, or student must submit written permission from the copyright holder granting the use of the copyright material**
- Each student may only submit **one** video

PRIZES

First: \$250
Second: \$100
Third: \$75

JUDGING

Judges will use the outlined scoring criteria. Their decisions will be final. All entries will become property of Catholic Life Insurance and we will not return them unless postage accompanies the flash drive. We will publish winning videos on the Catholic Life website.

SCORING

Use as a guide in video planning:

1. **Eye Appeal**.....**30%**
Does the video attract attention? Preparation, neatness, colors
2. **Originality**.....**20%**
Design, slogan, arrangement
3. **Theme**.....**45%**
Does video stimulate interest? Does it carry out the theme?
4. **Identification**.....**5%**
Attach entry form or copy of entry form to the email or flash drive submission.

GENERAL RULES

1. An entry form must be completed and submitted with the video. **No form or incomplete form will disqualify the entry.**
2. We suggest emailing your video to **branch@cliu.com** or mailing a copy to:
Catholic Life Insurance
Video Contest
PO Box 659527
San Antonio, Texas 78265-9527
3. The deadline to submit your entries: **May 5, 2023**

For more information, contact the Communications Dept. at (210) 828-9921 or email branch@cliu.com

ENTRY FORM - PLEASE PRINT

(Attach to entry. Must be complete and legible to qualify.)

Name _____

Home Address _____

City _____ State _____ Zip _____

Home Phone Number _____

Grade _____ School _____

Parent's Name _____

Teacher's Name _____



Three Cheers for the Red, White & Blue – St. Paul Catholic School students display the flags given to them by the **North Central San Antonio Branch**.



Keeping our Roadways Clean – The Holy Trinity Jr. Catholic Daughters St. Genevieve Court worked with the **Falls City Branch** to pick up trash along US Hwy 181 between Falls City and Hobson.



Helping the Least of our Brothers – **Victoria Branch** members pose after they finish their shift at the Food Bank of the Golden Crescent. The Branch has been a longtime food bank supporter and regularly volunteers to sort and pack foodstuffs.



Feeding Families in Need – **Northeast San Antonio Branch** Officers partnered with the St. Vincent de Paul Society to provide a turkey meal with all the trimmings to 15 families.



When Disaster Strikes – **Rowena Branch** Officers pose after working at the fundraiser designed to help member Maurice "Spider" Schniers with medical expenses. Schniers was diagnosed with cancer in 2022.



Collecting for a Community – The **Harper Branch** members pose proudly with the items they collected from across the community during their recent food drive.

BRANCHES IN ACTION



It's a Grand Old Flag – Temple Branch Secretary-Treasurer Marilyn Krumnow presents a flag to Trinity Catholic High School Principal Fred Valle and Director of Admissions Renee Morales.



Taking Care of Senior Citizens – Members of the St. Helens Altar Society joined with the **Wall Branch** to sew lap blankets and collect pet food for area senior citizens who live alone and need an extra hand.



Filling up the Food Bank – Moulton-Flatonia Branch Officers helped their local food bank help others by donating much-needed funds. Cash donations help the food bank to stretch its dollars.



Feeding the Hungry – The **New Braunfels Branch** partnered with students from St. Peter and Paul Catholic School to sort food collected by the school for needy families.



Continuing Catholic Education – Seguin Branch officers Janet Creswell & Krystal Moczygemba present the St. John Paull II High School with a check to help underwrite student retreats.

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